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STATE OF MISSISSIPPI COUNTY OF DESOTO Ericka D. McCullough MGN 9830195149

BK 440 PG 1 SUBSWITUTED TRUSTEES DEED

WHEREAS, on June 2, 2000, Ericka D McCullough executed a Deed of Trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which Deed of Trust is filed for record in Book 1219 at Page 509 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A., being one and the same as Union Planters Bank, National Association, appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated December 28, 2000, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1276 at Page 738 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Union Planters Bank, N.A. to foreclose under the terms of said Deed of Trust, I did on March 13, 2003, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 1201, Section "C", South DESOTO VILLAGE SUBDIVISION located in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi as shown on plat thereof recorded in Plat Book 10, Pages 3 through 8 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper

published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on February 20, 2003, and subsequent notices appeared on February 27 and March 6, 2003, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Union Planters Bank, N.A. bid for said property in the amount of \$48,750.00, which being the highest and best bid, the same was then and there struck off to Union Planters Bank, N.A. and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Union Planters Bank, N.A. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on March 13,

Massey, Substituted Trustee

STATE OF MISSISSIPPI COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on March 13, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Notary Public

My Commission

J. Gary Massey, L.L.P.

1910 Lakeland Drive, Suite B

Jackson, MS 39216

601-981-9299 S&M #03-0339

GRANTEE'S ADDRESS:

Union Planters Bank, N.A. c/o Union Planters Mortgage, Inc. 215 Forrest Street Hattiesburg, Ms 39401 800-896-2462

PREPARED BY:

J. Gary Massey, Substitute Trustee Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299

INDEX: LOT 1201, SECTION "C", SOUTH DESOTO VILLAGE SUBDIVISION, SEC. 33, T1S,R8W, DESOTO CO., MS



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

<u>Lisa Fuller</u> personally appeared before me the undersigned in and for said County and State and states on oath that she is the <u>CLERK</u> of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper ______ consecutive times, as follows, to-wit:

| SUBSTITUTED TRUSTEE'S | | |
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| West, DeSoto County, Mississippi as shown on plat | | |

r Street - On the Square- Hernando, MS 38632 • 601.429.6397 • Fax: 429.5229 Highway 51 North, Southaven, MS 38671 • 601.393.6397 • Fax: 393.6463